

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>MIDDLE DISTRICT OF NORTH CAROLINA</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): MCFADDEN, JACQUELYN		Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by Debtor in the last 6 years (include married, maiden, and trade names): LATRICE MCFADDEN		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. N./Complete EIN or other Tax I.D. No. (if more than one, state all): 7972		Last four digits of Soc. Sec. N./Complete EIN or other Tax I.D. No. (if more than one, state all):
Street Address of Debtor (No. & Street, City, State & Zip Code): 6010 MILLSTONE DRIVE DURHAM NC 27713		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):
County of Residence or of the Principal Place of Business: DURHAM		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principle place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee Attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		
<b>Statistical/Administrative Information</b> (Estimates only) <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditor		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Assets \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Debts \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): JACQUELYN MCFADDEN	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location NONE Where Filed:		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:

<h2 style="margin: 0;">Signatures</h2>	
<p><b>Signature(s) of Debtor(s) (Individual/Joint)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>Jacqueline Latine McFadden</u>          Signature of Debtor</p> <p>X _____          Signature of Joint Debtor  <u>919-544-9933</u>          Telephone Number (if not represented by attorney)</p> <p><u>10/10/05</u>          Date</p>	<p style="text-align: center;"><b>Exhibit A</b></p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Security Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <hr/> <p style="text-align: center;"><b>Exhibit B</b></p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p>X _____          Signature of Attorney for Debtor(s) <span style="float: right;">Date</span></p> <hr/> <p style="text-align: center;"><b>Exhibit C</b></p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.  <input checked="" type="checkbox"/> No</p>
<p style="text-align: center;"><b>Signature of Attorney</b></p> <p>X _____          Signature of Attorney for Debtor(s)</p> <p>_____          Print Name of Attorney for Debtor(s)</p> <p>_____          Firm Name</p> <p>_____          Address</p> <p>_____          Telephone Number</p> <p>_____          Date</p>	<p style="text-align: center;"><b>Signature of Non-Attorney Petition Preparer</b></p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>_____          Printed Name of Bankruptcy Petition Preparer</p> <p>_____          Social Security Number (Required by 11 USC § 110(c).)</p> <p>_____          Address</p> <p>_____          Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>X _____          Signature of Bankruptcy Petition Preparer</p> <p>_____          Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
<p style="text-align: center;"><b>Signature of Debtor (Corporation/Partnership)</b></p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____          Signature of Authorized Individual</p> <p>_____          Printed Name of Authorized Individual</p> <p>_____          Title of Authorized Individual</p> <p>_____          Date</p>	

# UNITED STATES BANKRUPTCY COURT

## MIDDLE DISTRICT OF NORTH CAROLINA

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 4350.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 207395.00	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 52171.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 715480.88	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 780.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3663.00
Total Number of Sheets of ALL Schedules ➤		18			
Total Assets ➤			\$ 4350.00		
Total Liabilities ➤				\$ 975046.88	

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J" or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint or Comm- unity	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
PRIMARY RES - 6010 MILLSTONE D DEBTOR'S RESIDENCE	FEE SIMPLE		0.00	190585.00
<b>Total ➤</b>			0.00	

(Report also on Summary of Schedules.)

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint or Comm- unity	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1 Cash on hand.	X			0.00
2 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			0.00
3 Security deposits with public utilities, telephone companies, landlords, and others	X			0.00
4 Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE AND OTER HOUSEHOLD I RESIDENCE		300.00
5 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			0.00
6 Wearing apparel.		CLOTHING RESIDENCE		50.00
7 Furs and jewelry.	X			0.00

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint or Comm- unity	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8 Firearms and sports, photographic, and other hobby equipment.	X			0.00
9 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			0.00
10 Annuities. Itemize and name each issuer.	X			0.00
11 Interests in IRA, ERISA, keogh, or other pension or profit sharing plans. Itemize.	X			0.00
12 Stock and interests in incorporated and unincorporated businesses. Itemize.	X			0.00
13 Interests in partnerships or joint ventures. Itemize.	X			0.00
14 Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			0.00
15 Accounts receivable.	X			0.00
16 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			0.00
17 Other liquidated debts owing debtor including tax refunds. Give particulars.	X			0.00
18 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			0.00

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint or Comm- unity	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19 Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			0.00
20 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			0.00
21 Patents, copyrights, and other intellectual property. Give particulars.	X			0.00
22 Licenses, franchises, and other general intangibles. Give particulars.	X			0.00
23 Automobiles, trucks, trailers, and other vehicles and accessories		1998 PONTIAC TRANSPORT RESIDENCE		4000.00
24 Boats, motors, and accessories.	X			0.00
25 Aircraft and accessories.	X			0.00
26 Office equipment, furnishings, and supplies.	X			0.00
27 Machinery, fixtures, equipment and supplies used in business.	X			0.00
28 Inventory.	X			0.00
29 Animals.	X			0.00
30 Crops - growing or harvested. Give particulars.	X			0.00

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint or Comm- unity	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
31 Farming equipment and implements.	X			0.00
32 Farm supplies, chemicals and feed.	X			0.00
33 Other personal property of any kind not already listed. Itemize.	X			0.00
_____ continuation sheets attached				Total > 4350.00

(Include amounts from any continuation  
sheets attached. Report totals also on  
Summary of Schedules.)



In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:  
(Check one box)

- ☐ 11 U.S.C. § 522(b)(1): Exemptions provided in U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.  
All references are to General Statutes of North Carolina unless otherwise noted.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
CLOTHING	1C-1601 (A) (4) ;	50.00	50.00
FURNITURE AND OTER HOUSEHOLD I	1C-1601 (A) (4) ;	300.00	300.00
PRIMARY RES - 6010 MILLSTONE D	IN RE CHURCH, 33 B.R. 271 (E.D. N.C. 1983) ;	0.00	155880.00
1998 PONTIAC TRANSPORT	1C-1601 (A) (3) ;	4000.00	4000.00

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of security interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, Community."

If the claim is contingent, place an "X" in the column labeled, "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the totals of all claims listed on the schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report in this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions above.)	C O D E B T O R	Hus- band, Wife, Joint or Comm- unity	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.08801120001590629  SUNTRUST PO BOX 79282 BALTIMORE MD 21279-0282			12/00 2ND MORTGAGE ON HOME PRIMARY RES - 6010 MILLSTONE D  VALUE \$ 155880.00				50689.00	0.00
ACCOUNT NO.9303173  UNION ACCEPTANCE CORPORATION 4315 PICKETT ROAD SAINT JOSEPH MO 64503			11/01 AUTO LOAN 1998 PONTIAC TRANSPORT  VALUE \$ 4000.00				8410.00	4410.00

ACCOUNT NO.9303173

SYSTEMS & SERVICES  
TECHNOLOGIE  
PO BOX 801997  
KANSAS CITY MO 64180-1997

11/01

CAR LOAN  
1998 PONTIAC  
TRANSPORT

8400.00

4400.00

Subtotal \*\* \$  
(Total of this page)

67499.00

\_\_\_\_ continuation sheets attached

Case No. \_\_\_\_\_  
(If known)

In re JACQUELYN MCFADDEN  
Debtor

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** (Continuation Sheet)

of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and

columns.)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions above.)	C O D E B T O R	Hus- band, Wife, Joint or Comm- unity	DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Cont'd from prev. page								
			VALUE \$ 4000.00					
ACCOUNT NO. 21550118			11/02 HOME MORTGAGE PRIMARY RES - 6010 MILLSTONE D				139896.00	0.00
COUNTRYWIDE 450 AMERICAN STREET SIMI VALLEY CA 93065			VALUE \$ 155880.00					

Sheet no. 1 of \_\_\_ continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal \*\* \$ 139896.00  
(Total of this page)

Total \*\* \$ 207395.00  
(Use only on last page)  
(Report total also on Summary of Schedules)

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled, "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report in this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check this the appropriate box(es) below if claims in that category are listed on the attached sheets)

- ☐ **Extensions of credit in an involuntary case**  
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
- ☐ **Wages, salaries, and commissions**  
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
- ☐ **Contributions to employee benefits plans**  
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
- ☐ **Certain farmers and fishermen**  
Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).
- ☐ **Deposits by individuals**  
Claims of individual up to \$2,100\* for deposits for purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
- ☐ **Alimony, Maintenance, or Support**  
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
- ☒ **Taxes and Certain Other Debts Owed to Government Units**  
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
- ☐ **Commitments to Maintain the Capital of an Insured Depository Institution**  
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_ continuation sheets attached

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Owed to  
governmental units \_\_\_\_\_

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions.)	C O D E B T O R	Hus- band, Wife, Joint or Comm- unity	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.2464579721			8/02				52171.00	52171.00
ACS/COLLEGE LOAN CORPORATION 501 BLEECKER STREET UTICA NY 13501			STUDENT LOAN					

Sheet no. 1 of 1 sheet attached to Schedule of Creditors Holding Priority  
Claims

Subtotal > \$ 52171.00  
(Total of this page)

Total > \$ 52171.00  
(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

In re JACQUELYN MCFADDEN

Debtor

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled, "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report totals of all claims listed on the schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report in this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions above.)	C O D E B T O R	Husband, Wife, Joint or Comm- unity	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. 372521434093006 AMERICAN EXPRESS PO BOX 297871 FORT LAUDERDALE FL 33329			2003 CREDIT CARD				7878.00
ACCOUNT NO. 0803 04242119 AMERICAN GENERAL PO BOX 51157 DURHAM NC 27717-1157			1/00 MORTGAGE				41922.00
ACCOUNT NO. 0803 09901429 AMERICAN GENERAL PO BOX 51157 DURHAM NC 27717-1157			5/00 MORTGAGE				70701.00
ACCOUNT NO. 5431430129177074 CHASE CARDMEMBER SERVICES PO BOX 15153 WILMINGTON DE 19886-5153			2003 CREDIT CARD				1411.00

Subtotal ➤  
(Total of this page)

121912.00

\_\_\_\_ continuation sheets attached

In re JACQUELYN MCFADDEN

Debtor

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions above.)	C O D E B T O R	Husband, Wife, Joint or Comm- unity	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. 4388575110652133 CHASE CARDMEMBER SERVICES PO BOX 15153 WILMINGTON DE 19886-5153			2004 CREDIT CARD				5295.00
ACCOUNT NO. 5424180139531260 CITI CARDS PO BOX 6241 SIOUX FALLS SD 57117			2003 CREDIT CARD				3838.00
ACCOUNT NO. 0002833390 CITIFINANCIAL MORTGAGE 1111 NORTHPOINT DRIVE COPPELL TX 75019			11/98 MORTGAGE				41499.00
ACCOUNT NO. 0003095751 CITIFINANCIAL MORTGAGE 1111 NORTHPOINT DRIVE COPPELL TX 75019			3/99 MORTGAGE				50217.00
ACCOUNT NO. 0002569438 CITIFINANCIAL MORTGAGE 3232 W ROYAL LANE IRVING TX 75063			12/99 MORTGAGE				64899.00

Sheet no. 1 of     sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal ➤  
(Total of this page)

165748.00

In re JACQUELYN MCFADDEN

Case No. \_\_\_\_\_  
(If known)

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions above.)	C O D E B T O R	Husband, Wife, Joint or Comm- unity	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. 0002539583			1/99				33645.00
CITIFINANCIAL MORTGAGE 1111 NORTHPOINT DRIVE COPPELL TX 75019			MORTGAGE				
ACCOUNT NO. 0003296441			4/99				76962.00
CITIFINANCIAL MORTGAGE 1111 NORTHPOINT DRIVE COPPELL TX 75019			MORTGAGE				
ACCOUNT NO. 9490011000045391			2002				644.00
COLORADO PRIME PO BOX 609 MEMPHIS TN 38101-0609			PERSONAL LOAN				
ACCOUNT NO. 6011003260267115			2003				14321.00
DISCOVER BANK PO BOX 15251 WILMINGTON DE 19886-5251			CREDIT CARD <i>This is a judgement</i>				
ACCOUNT NO. 7-BA7305			2005				140.50
DUKE UNIVERSITY HEALTH SYSTEMS PO BOX 900002 RALEIGH NC 27675-9000			MEDICAL				

Sheet no. 2 of     sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal ➤  
(Total of this page)

125712.50



In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions above.)	C O D E B T O R	Husband, Wife, Joint or Comm- unity	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. 4264298380451768			2003				16861.00
MBNA AMERICA BANK 1100 KING STREET WILMINGTON DE 19884			CREDIT CARD				
ACCOUNT NO. 9000134			6/99				60957.00
MIDWEST LOAN SERVICES 616 SHELDEN AVE SUITE 300 HOUGHTON MI 49931			60957				
ACCOUNT NO. 0099859019			8/00				60633.00
OCWEN FEDERAL BANK FSB 12650 INGENUITY DRIVE ORLANDO FL 32826-2703			MORTGAGE				
ACCOUNT NO. 0001819218			10/97				6112.38
REAL TIME RESOLUTIONS INC. 1705 REGAL ROW SUITE 120 DALLAS TX 75235-2281			MORTGAGE				
ACCOUNT NO. 2778790240405			11/99				51719.00
SELECT PORTFOLIO SERVICING CEN PO BOX 65250 SALT LAKE CITY UT 84165			MORTGAGE				

Sheet no. 3 of     sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤  
(Total of this page)

196282.38

In re JACQUELYN MCFADDEN

Debtor

Case No. \_\_\_\_\_  
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE (See instructions above.)	C O D E B T O R	Husband, Wife, Joint or Comm- unity	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
ACCOUNT NO. 2770001819218			10-97				18977.00
SELECT PORTFOLIO SYSTEMS PO BOX 65250 SALT LAKE CITY UT 84165			2ND MORTGAGE				
ACCOUNT NO. 51536951055004			2004				461.00
SHELL OIL/CITIBANK PO BOX 6003 HAGERSTOWN MD 21747			CREDIT CARD				
ACCOUNT NO. 604660100			10/82				1035.00
SHELL OIL/CITIBANK PO BOX 6003 HAGERSTOWN MD 21747			CREDIT CARD				
ACCOUNT NO. 296827290			8/97				81758.00
STATE EMPLOYEES CREDIT UNION PO BOX 25279 RALEIGH NC 27611			MORTGAGE				
ACCOUNT NO. 4270810008911585			2003				3595.00
USAA 10750 MCDERMOTT FWY SAN ANTONIO TX 78288-0570			CREDIT CARD				

Sheet no. 4 of      sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal >  
(Total of this page)  
Total >

105826.00

715480.88

(Use only on last page of the completed Schedule E.)

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

**NOTE:** A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re **JACQUELYN MCFADDEN**  
Debtor

Case No. \_\_\_\_\_  
(If known)

## **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTORS	NAME AND ADDRESS OF CREDITOR

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTORS

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:  MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP SPOUSE	AGE 35
	DAUGHTER	5
	SON	3
	KHADIJAH MCFADDEN, 1, DAUGHTER	
Employment:	DEBTOR	SPOUSE
Occupation	REALTOR	
Name of Employer	TYCO REALTY & INVESTMENT INC.	
How long employed	8 YEARS	
Address of Employer	265 W HWY 54 SUITE 106	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify): \_\_\_\_\_

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

Social security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income  
(Specify) \_\_\_\_\_

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 780.00

DEBTOR

SPOUSE

\$ 780.00 \$

\$ 0.00 \$

\$ 780.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 780.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 0.00 \$

\$ 780.00 \$

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE J - CURRENT EXPENDITURE OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (including lot rented for mobile home)	\$	1594.00
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Is property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>		
Utilities Electricity and heating fuel	\$	350.00
Water and sewer	\$	100.00
Telephone	\$	30.00
Other _____	\$	0.00
Home maintenance (repairs and upkeep)	\$	0.00
Food	\$	500.00
Clothing	\$	0.00
Laundry and dry cleaning	\$	0.00
Medical and dental expenses	\$	0.00
Transportation (not including car payments)	\$	350.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
Charitable contributions	\$	140.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	28.00
Health	\$	307.00
Auto	\$	264.00
Other _____	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other _____	\$	0.00
Other _____	\$	
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other _____	\$	0.00

TOTAL MONTHLY EXPENSE (Report also on Summary of Schedules)

\$ 3663.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____ (interval)	\$	_____

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules consisting of 19  
sheets, and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1.)

Date 10/10/05

Signature: Jacquelyn Latane McFadden  
Debtor

Date \_\_\_\_\_

Signature: \_\_\_\_\_

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

### CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (Sec. 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_  
(Required by 11 U.S.C. §110(c).)

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_ Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the \_\_\_\_\_ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent  
of the partnership] of the \_\_\_\_\_ [corporation or partnership] named as debtor in this case, declare under penalty  
of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_  
sheets, and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1.)

Date \_\_\_\_\_

Signature \_\_\_\_\_

\_\_\_\_\_  
[Print or type the name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**FORM 7. STATEMENT OF FINANCIAL AFFAIRS**  
**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF NORTH CAROLINA**

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceeding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agents of the debtor. 11 U.S.C. §101.

**1. Income from employment or operation of business**

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or unless the spouses are separated and a joint petition chapter 13 must state income of both spouses whether or not a joint petition is filed, is not filed.)

**Debtor**

AMOUNT	SOURCE (if more than one)	
14000	EMPLOYMENT	2003
13000	EMPLOYMENT	2004
7410	EMPLOYMENT	2005



## 2. Income other than from employment or operation of business

None



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### Debtor

AMOUNT	SOURCE	
NONE	N/A	2003
NONE	N/A	2004
NONE	N/A	2005

---

## 3. Payments to creditors

None



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None



b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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**4. Suits and administrative proceedings, executions, garnishments and attachments**

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT  
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY  
AND LOCATION

STATUS OR  
DISPOSITION

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION  
AND VALUE OF  
PROPERTY

**5. Repossessions, foreclosures and returns**

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION  
FORECLOSURE SALE,  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

112 BONNELL COURT, 402 GRAY AVE, 409 CANAL, 919 N ELIZABETH, 509 OAKWOOD, 716  
HOLLOWAY, 1302 LIBERTY,

**6. Assignments and receiverships**

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

- None ☐ b. List all property which has been in the hands of a custodian, receiver or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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#### 7. Gifts

- None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of debtor to any persons, including attorneys,  
☒ for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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### 10. Other transfers

- None List all other property, other than property transferred in the ordinary course of the business or financial affairs of the  
☒ debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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### 11. Closed financial accounts

- None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed,  
☒ sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
------------------------------------	--	--

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### 12. Safe deposit boxes

- None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables  
☒ within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes and depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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**13. Setoffs**

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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**15. Prior address of debtor**

None ☒ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

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None



(a) List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME  
AND ADDRESS

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DATE OF  
NOTICE

ENVIRONMENTAL  
LAW

---

None



(b) List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME  
AND ADDRESS

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DATE OF  
NOTICE

ENVIRONMENTAL  
LAW

- None (c) List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law  
☒ with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS  
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR  
DISPOSITION

#### 18. Nature, location and name of business

- None (a) If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of businesses, and  
☐ beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
TYCO REALTY & INVESTMENTS INC. 265 W HWY 54, SUITE 106, DURHAM, NC 27713, 56-2053030, 1997-PRESENT				

- None (b) Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in  
☒ 11 U.S.C. § 101.

NAME	ADDRESS
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The following questionings are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

- None (a) List all bookkeepers and accountants who within the **two years** immediately preceeding the filing of this  
☒ bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- 
- None (b) List all firms or individuals who within the **two years** immediately preceeding the filing of this bankruptcy case  
☒ have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- 
- None (c) List all firms or individuals who at the time of the commencement of this case were in possession of the books of account  
☒ and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- 
- None (d) List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial  
☒ statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

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**20. Inventories**

- None (a) List the dates of the last two inventories taken of your property, the name of the person who supervised the taking  
☒ of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)



None ☒ (b) List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESS OF CUSTODIAN  
OF INVENTORY RECORDS

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**21. Current Partners, Officers, Directors and Shareholders**

None ☒ (a) If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

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None ☒ (b) If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

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**22. Former partners, officers, directors and shareholders**

None ☒ (a) If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATES OF WITHDRAWAL

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None ☒ (b) If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23. Withdrawals from a partnership or distribution by a corporation**

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including  
☒ compensation in any form, bonuses, loans, stock redemptions, option exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group**

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of  
☒ any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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**25. Pension Funds**

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which  
☒ the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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\* \* \* \* \*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 10/10/05

Signature of Debtor Jaquelyn Latrice McSadek

Date \_\_\_\_\_

Signature of Joint Debtor (if any) \_\_\_\_\_

[If completed by on behalf of a corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Print Name and Title \_\_\_\_\_

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

\_\_\_\_\_ continuation sheets attached

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571*

**CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (Sec. 11 U.S.C. §110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. §110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_  
(Required by 11 U.S.C. §110(c).)

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

**A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.**

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

In re JACQUELYN MCFADDEN  
Debtor

Case No. \_\_\_\_\_  
(If known)

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to be Surrendered*

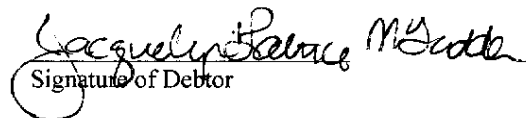
Description of property	Creditor's Name
1998 PONTIAC TRANSPORT	UNION ACCEPTANCE CORPORATION, SYSTEMS & SERVICES TECHNOLOGIE

*b. Property to be Retained*

*[Check any applicable statement.]*

Description of property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. §722	Property will be reaffirmed pursuant to 11 U.S.C. §524(c)
PRIMARY RES - 6010 MILLSTONE D	SUNTRUST, COUNTRYWIDE	X		X

Date: 10/10/05

  
Signature of Debtor

**CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PREPARER (Sec. 11 U.S.C. 110)**

Continued on next page

ACKNOWLEDGMENT

North Carolina

Durham County

I, Hodgie Akins, a Notary Public for Durham, North Carolina, do hereby certify that Jacquelyn McFadden personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, on this 10<sup>th</sup> day of October, 2005.

(Official Seal)

Hodgie Akins  
Official Signature of Notary

My commission expires January 1, 20 07.

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF NORTH CAROLINA**

In re            JACQUELYN MCFADDEN

Case No.

Debtor

**VERIFICATION OF CREDITOR MAILING MATRIX**

The above named debtor(s) or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of   5   sheet(s) is complete, correct and consistent with the debtor's schedule pursuant to local Bankruptcy Rules and I (we) assume all responsibility for errors and omissions.

10/10/05  
Date

Jacquelyn Latrice McFadden  
Debtor

\_\_\_\_\_  
Joint Debtor

\_\_\_\_\_  
Signature of Attorney (if applicable)